



Debtor 1

Emilaigh Lauren Williams  
First Name Middle Name Last Name

Case number (if known) 25-50648-KMS

7. Are the income amounts on lines 6a and 6e different?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
8. Are the expense amounts on lines 6b and 6f different?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain why they are different and complete line 10. _____
9. Is the net monthly income in line 6h less than 0?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. A presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10. _____ _____
10. Debtor's certification about lines 7-9 I certify that each explanation on lines 7-9 is true and correct. If any answer on lines 7-9 is Yes, the debtor must sign here. If all the answers on lines 7-9 are No, go to line 11.	
<div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> No  <input checked="" type="checkbox"/> Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement?  <input type="checkbox"/> No  <input checked="" type="checkbox"/> Yes         </div> <div> <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement?  <input type="checkbox"/> No  <input checked="" type="checkbox"/> Yes         </div> </div>	

**Part 2: Sign Here**

Whoever fills out this form must sign here. I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this *Cover Sheet for Reaffirmation Agreement*.

x IR  
 Signature

Date 07/22/2025  
 MM / DD / YYYY

Thomas C. Rollins, Jr.

Printed Name

Check one:

- ☒ Debtor or Debtor's Attorney  
☐ Creditor or Creditor's Attorney